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Application Serial No. 10/066,597

Responsive to Office Action dated 27 April 2004

AMENDMENTS TO THE CLAIMS:

This Listing of Claims will replace all prior versions, and listings, of Claims in the Application:

Listing of Claims:

1. (Currently Amended) A patronage incentive system, comprising:

a computer system for interactive communication between a plurality of enrolled customers having access to the Internet and at least one participating retailer having at least one point-of-sale terminal, said enrolled customers purchasing a product offered by said at least one participating retailer at said at least one point-of-sale terminal thereof at a retail price,

a saving software program integrated into said computer system at said at least one point-of-sale terminal of said at least one participating retailer;

a predetermined single mutual fund;

each of said customers initiating the enrollment thereof in said patronage incentive system by interacting with said saving software program through the Internet to establish a personal account associated with said each customer and to receive a predetermined identifier of said each customer;

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said saving software program for:

(a) rounding up said retail price of the purchased product to a rounded price amount,

(b) crediting the difference between said rounded price amount and said retail price to said personal account associated with said each enrolled customer making purchase, and

(c) transferring the amounts credited to said personal accounts for said plurality of enrolled customers into a ~~collective~~ merging account for investment into said predetermined single mutual fund, said merging account containing combined differences between said rounded price amounts and said retail prices for said plurality of enrolled customers, whereby said merging account and said single mutual fund are shared by said plurality of enrolled customers.

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Claim 2 (Original): The patronage incentive system of Claim 1, further including a plurality of said participating retailers.

Claim 3 (Currently Amended): The patronage incentive system of Claim 1, further including a bank, said personal account associated with said each enrolled customer being ~~a collective~~ an account established by said saving software program in said bank.

Claim 4 (Currently Amended): The patronage incentive system of Claim 3, wherein said bank transfers for investment the difference between said rounded price amount and said retail price of the purchased product by establishing ~~a collective~~ said merging account for said plurality of the enrolled customers with said predetermined mutual fund.

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Claim 5 (Original): The patronage incentive system of Claim 1, wherein said saving software program further includes customer relationship means interactively communicating with each said customer through the Internet and transmitting information regarding said personal account associated with said each enrolled customer to each said customer.

Claim 6 (Currently Amended): The patronage incentive system of Claim 4, wherein said saving software program calculates a share of said each customer in said ~~collective~~ merging account and transmits the information regarding said share to said each customer.

Claim 7 (Original): The patronage incentive system of Claim 1, wherein, upon a liquidation request of said each customer, said saving software program liquidates said personal account and issues a refund for said each customer.

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Claim 8 (Currently Amended): The patronage incentive system of Claim 1, wherein said saving software program credits said difference to said personal ~~accounts~~ account through electronic transfer.

Claim 9 (Currently Amended): The patronage incentive system of Claim 1, wherein said saving software program transfers said difference credited to said personal ~~accounts~~ account of said each enrolled customer to said single mutual fund periodically.

Claim 10 (Currently Amended): The patronage incentive system of Claim 1, wherein said saving software program calculates and records the amounts credited into said personal ~~accounts~~ account.

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Claim 11 (Original): The patronage incentive system of Claim 1, wherein said at least one point-of-sale terminal of said at least one retailer includes a cash register screen, said saving software programs further displaying said amount credited to said personal account on said cash register screen.

Claim 12 (Original): The patronage incentive system of Claim 1, wherein said saving software program further identifies said enrolled customer, the amount of the deposit credited to said personal account, and the date/time of the transaction.

Claim 13 (Original): The patronage incentive system of Claim 1, wherein said saving software program provides information on said personal account to said enrolled customer associated therewith through the Internet.

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Claim 14 (Currently Amended): A method of operating a patronage incentive system, comprising the steps of:

providing a computer system for interactive communication between a plurality of customers and at least one retailer having at least one point-of-sale terminal,

integrating a saving software program having a customer interactive indicia into said computer system at said at least one point-of-sale terminal of said at least one ~~seller~~ retailer,

initiating enrollment of each of said plurality of customers with said patronage incentive system by interaction of each said customer with said saving software program through the Internet to establish a personal account associated with said customer and to provide each said enrolled customer with an identification means,

making a purchase by said enrolled customer of a product offered by said at least one retailer at said at least one point-of-sale terminal thereof in exchange for a retail price;

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actuating said saving software program at said at least one point-of-sale terminal of said at lest one retailer by identifying said enrolled customer by said identification means, thereby authorizing said saving software program to initiate the saving process, including the steps of:

- (a) rounding up said retail price to a rounded price amount,
- (b) crediting the difference between said rounded price amount and said retail price to said personal account of said each enrolled customer, and
- (c) transferring the amounts credited in each step (b) to personal accounts of said plurality of the enrolled customers to a single ~~collective~~ merging account established with a bank for periodic investment into a predetermined single mutual fund, said merging account containing combined differences between said rounded price amounts and said retail prices for said plurality of enrolled customers, whereby said merging account and said single mutual fund are shared by said plurality of enrolled customers.

Claim 15 (Original): The method of Claim 14, further including the steps of creating a network of a plurality of said retailers participating in said patronage incentive system.

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Claim 16 (Original): The method of Claim 14, further including the steps of:

establishing a personal account database by said saving software program,
and recording therein data corresponding to each transaction with said personal accounts,
and a share of each said enrolled customer in said predetermined single mutual fund.

Claim 17 (Original): The method of Claim 16, further including the steps of:

providing information to each said enrolled customer regarding said
personal accounts over the Internet.

Claim 18 (Original): The method of Claim 14, further including the step of
registration of each said customer by said saving software program to participate in said
patronage incentive system.

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Claim 19 (Original): The method of Claim 14, further including the steps of:

liquidating said personal account upon said enrolled customer request, and,
issuing a withdrawal to said enrolled customer.

Claim 20 (Original): The method of Claim 14, wherein said difference is credited
to said personal account instantly.

Claim 21 (Currently Amended): The method of Claim 14, wherein said difference
is transferred to said single ~~collective~~ merging account periodically.

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Claim 22 (Currently Amended): A method of doing business in a retail environment, comprising the steps of:

providing a computer system for interactive communication between a plurality of customers and at least one retailer having at least one point-of-sale terminal,

integrating a saving software program having customer interactive indicia into said computer system at said at least one point-of-sale terminal of said at least one ~~seller~~ retailer,

initiating enrollment of each of said plurality of customers with said patronage incentive system by interacting by each said customer with said saving software program through the Internet to establish a personal account associated with said customer and to provide each said enrolled customer with an identification means,

making a purchase by said enrolled customer of a product offered by said at least one retailer at said at least one point-of-sale terminal thereof in exchange for a retail price;

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actuating said saving software program at said at least one point-of-sale terminal of said at least one retailer by identifying said enrolled customer by said identification means, thereby authorizing said saving software program to initiate the saving process, including the steps of:

- (a) rounding up said retail price to a rounded price amount,
- (b) crediting the difference between said rounded price amount and said retail price to said personal account of said each enrolled customer, and
- (c) transferring the amounts credited in each step (b) to said personal accounts of said plurality of the enrolled customers to a single ~~collective~~ merging account established with a bank, said merging account containing combined differences between said rounded price amounts and said retail prices for said plurality of enrolled customers, whereby said merging account and said single mutual fund are shared by said plurality of enrolled customers, and
- (d) investing the collective amounts transferred into said ~~collective~~ merging account in said step (c) in a predetermined single mutual fund.

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Claim 23 (Original): The method of doing business of Claim 22, further including the steps of creating a network of a plurality of said retailers participating in said patronage incentive system.

Claim 24 (Original): The method of doing business of Claim 22, further including the steps of:

establishing a personal account database by said saving software program, and recording therein data corresponding to each transaction with said personal accounts, and a share of each said enrolled customer in said predetermined single mutual fund.

Claim 25 (Original): The method of doing business of Claim 24, further including the steps of:

providing information to each said enrolled customer regarding said personal accounts over the Internet.

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Claim 26 (Original): The method of doing business of Claim 22, further including the step of registration of each said customer by said saving software program to participate in said patronage incentive system.

Claim 27 (Original): The method of doing business of Claim 22, further including the steps of:

liquidating said personal account upon said enrolled customer request, and,
issuing a withdrawal to said enrolled customer.

Claim 28 (Original): The method of doing business of Claim 22, wherein said difference is credited to said personal account instantly.

Claim 29 (Currently Amended): The method of doing business of Claim 22, wherein said difference is transferred to said single ~~collective~~ merging account periodically.

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Claim 30 (Currently Amended): A patronage incentive system, comprising:

a computer system for interactive communication between a plurality of customers enrolled in said patronage incentive system and having access to the Internet, and at least one retailer participating in said patronage incentive system, said customers purchasing a respective product offered by said at least one retailer at at least one point-of-sale terminal thereof at a retail price;

a saving software program integrated into said computer system at said at least one point-of-sale terminal of said at least one participating retailer, said saving software program being interactive with each said enrolled customer through the Internet; and,

a data transmission signal generated by said computer system to be sent to a central data base indicating a rounded price amount for each customer transaction, said saving software program establishing a ~~collective~~ single merging account associated with a bank and transferring the difference between said rounded price amount and said retail price for each ~~respective product purchased by each said enrolled customer~~ customer transaction to said ~~collective~~ single merging account for periodic investment in a predetermined single mutual fund, said single merging account containing combined differences between said rounded price amounts and said retail prices for said plurality of

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enrolled customers, whereby said single merging account and said single mutual fund are shared by said plurality of enrolled customers.

Claim 31 (Original): The patronage incentive system of Claim 30, wherein said saving software program calculates a share of each of said plurality of said enrolled customers in said predetermined single mutual fund.

Claim 32 (Original): The patronage incentive system of Claim 30, wherein said saving software program credits said difference between said rounded price amount and said retail price to said personal accounts instantly for each side enrolled customer.

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Claim 33 (Currently Amended): The patronage incentive system of Claim 30, wherein said saving software program transfers said difference between said rounded price amount and said retail price to said single ~~collective~~ merging account periodically.